

JOHN (JT) THOMAS

KSS, FAICD, FIFS, JP (NSW)



CORPORATE WORK HISTORY

JT has been involved in banking, finance and funds management activities for 46 years. After initial training with a major bank, a building society and then a credit union, JT joined the Howard Group in 1987, where he began Managing the Howard Mortgage Trust in its fledgling years. When Challenger International acquired the Howard Group in 1997, JT continued his role as CEO of the Howard Mortgage Trust. By the time JT left Challenger in May 2003, after managing the Howard Mortgage Trust for 16 years, the assets of the Trust had risen to a little under \$3billion to be the largest and consistently the best performing trust of its kind in Australia.

The Trust employed over 100 staff and had over 40,000 retail investors and a similar number who invested through platforms and wraps. The fund was awarded the Australian fund manager of the year award in the fixed interest category on 7 occasions. The trust was the only fund of its kind to hold five-star ratings from every major research house in Australia.

JT was also instrumental in setting up the Property Trust Division of Howard in 1996 and has been involved with the purchase and management of a number of large commercial properties since that time.

In March 2004 JT launched the Mariner Mortgage Trust and over the next 4 years oversaw its growth to \$250million to become the best performing fund of its type in Australia.

JT was Chairman of the Financial Services Council (FSC) mortgage fund sector working group from 2005-2010. The aim of the group was to develop better disclosure regulations within the commercial mortgage fund industry and to lobby government on industry issues. Membership included Challenger, AXA, Perpetual, Colonial First State and ING with total member FUM in excess of \$30billion.

Over the years both APRA and ASIC have sought JT's advice on industry matters and have on occasions adopted his recommendations on an industry wide basis.

JT has an enviable record for not having lost one cent of investor funds even during the GFC, in either his mortgage or property fund activities.

CONSULTANCY PRACTICE

In August 2010 JT set up "JT Consultancy" to (among other things) advise fund managers in the mortgage and property trust space. JT is a Fellow of the Institute of Financial Services and a Fellow of the Australian Institute of Company Directors.

JT also provides business coaching to CEO's and small business owners. This coaching enables business executives and business owners to become better leaders, make better decisions and drive better results for them and their organisation.

JT provides private 1:1 mentoring sessions with CEO's or small business owners.

Full details of JT's current positions follow below- including being Chairman of 9 commercial and 2 NFP boards and 17 committees as well as 4RM roles plus business coaching.

Numerous testimonials are available on JT's website www.jtconsultancy.com.au

GENERAL

JT has three personal mantras; firstly "Planning and organization are the keys to success." Second always "under promise and over deliver" in all that you do and third "Persistence and determination are omnipotent."

JT has been happily married to Therese for 43 years and they have 4 adult children and 8 grandchildren. Among his many passions, JT's is most passionate about snow skiing and is a qualified instructor.

JT was awarded a Papal Knighthood in 2011 for his charitable work over 20 years for the Catholic Diocese of Parramatta most notably his Chairmanship of the Diocesan Finance Council (Board) and his assistance with the significant Catholic School building program and his Chairmanship of Church retirement villages.

FORMER CLIENTS INCLUDE

ARAP Pty Limited
Australian Catholic University
Australian National Mortgage Fund
Bamford Partners
Broad Securities
Capital One
Catholic Diocese of Parramatta
Chris O'Brien Lifehouse at RPA
Endstate
FAMI
Forbes Wealth
Hodgson Faraday
Juvenile Diabetes
Research Foundation
Morgan's Coffee
Prout Partners
Provident Capital
Rochford
Shakespeare Haney Securities
Strategic Advisory
The Executive Connection
Yarmouth Real Estate Investments

CURRENT FOR-PROFIT CLIENTS



JT Consultancy (including business coaching)
Chairman and Chief Executive
www.jtconsultancy.com.au



FC Capital and FC Funds Management
Chairman of both Boards
Chairman of the Credit Committee
Chairman of the Compliance Committee
Chairman of the risk committee
Responsible Manager under AFSL
<http://www.fccapital.com.au/>



FINSTRO Global Holdings (US) and Finstro (Aus)
Chairman of both Board and Credit Committee
Chairman of the Risk and Compliance Committees
www.finstro.com.au



MSQUARED Capital Pty Ltd and
MSQUARED Capital Funds Management Pty Ltd
Chairman of both Boards
Chairman of the Credit Committee
Chairman of the Compliance Committee
Responsible Manager under AFSL
www.msqcapital.com.au



Acceler8 Capital Pty Limited
Chairman of the Board
Chairman of the Credit Committee
Chairman of the Compliance Committee
www.acceler8capital.com.au



Jupiter Investment Asia
Independent Advisor to the Board-
For the Australian markets
www.jupiter-ia.com



Moshav Financial
Chairman of the Compliance Committee
Responsible Manager under AFSL
www.moshavfinancial.com.au



Princeton Mortgages
Chairman of the Credit Committee
Chairman of the Compliance Committee



One Investment Group
Responsible Manager under ACL
www.oneinvestment.com.au/



Vestyn Capital Pty Limited
Chairman of the Credit Committee
Chairman of the Investment Committee
www.vestyncapital.com.au

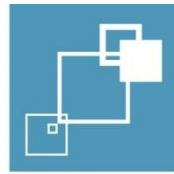
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PLAYOUST
CHURCHER
ARCHITECTS

Playoust Churcher Architects
Chairman of the Advisory Board
www.playoustchurcher.com.au



OCEANA Property Partners
Chairman of the Investment Committee
www.oceanapropertypartners.com

NOT-FOR-PROFIT GROUPS



Stride
Chairman
www.Stride.com.au



River's Gift
Chairman
www.riversgift.com



Sisters of Saint Joseph
Chair of the Investment Committee



CHEBA
Board Member
www.cheba.unsw.edu.au